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1961-1970

The Frat

4-1-1966

The Frat Volume 63 Number 04 March - April 1966

The National Fraternal Society of the Deaf (NFSD)

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Recommended Citation

The National Fraternal Society of the Deaf (NFSD), "The Frat Volume 63 Number 04 March - April 1966" (1966). *1961-1970*. 32. https://ida.gallaudet.edu/thefrat_1961-1970/32

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Dr. Georg von Bekesy, Nobel Prize Winner . . . News from Here and There ... Television Notes ... Sports

ERE is the story of a devoted, Budapest-born scientist, Dr. Georg von Bekesy, Senior Research Fellow in Psycho-physics now at Harvard University. After his 40 years' study, he is believed to know more about the ear of a human being than anyone living today! In 1961, he was one of the recipients of the famed Nobel Prize in the field of medicine-concerning with problems of deafness. He has made numerous contributions. In 1947, he invented the self-recording audiometer which bears his name. All his intense research came about from this question: "How much better hearing is the ear in its transmission of sound than the telephone system?" He first began to study every detail of the mechanical behavior of all parts of the ear, spending long hours on teaching himself the techniques of manipulating each delicate section-from the ear drum and ossicles, to the cochlea or inner ear. A bachelor, this personable and somewhat shy man may be found bustling about his laboratory in Cambridge probing here and there for solutions. *

AROUND THE U.S.A. . . Minneapolis —The Post Office Dept. has hired 6 deaf men in their mailing room. Brooklyn, N.Y. still has the 12 they hired a year ago!... New York City—Picture-phone service rates from Chicago-New York-Washington has been cut in half as of last June . . . Danvers, Mass.— The Board of Trustees has voted to drop the word "Mutes" from its Home for the Aged. Hereafter, the residence shall be known as the New England Home for the Deaf.

> * *

Hawaii-To warn him of sharks as well as in retrieving fish, John Libero, an A-1 skin diver wants to buy Snorky, a trained seal from a local aquarium. It would be a relief to Libero. You see, he is deaf! . . . Mariupol, Russia-A deaf fisherman has been credited with saving a huge fishing trawler and crew in the Sea of Azov. During a heavy gale, the fishing nets became entwined in the propeller, shutting off the motor and putting the boat in a position to capsize any moment. The sailor, with a knife in his mouth, dived into the raging brine, and swimming underwater, cut the mesh. . . . Innsbruck, Austria-A group of deaf men and women skiers ranging from ages .18-28, have been skiing in the area of the Kematen Hut

in the so-called Kalkkoegeln Mountain Range in the Tyrol, always dangerous. Only recently, six hearing skiers were buried during a giant avalanche in that areal

T-V TALK: The American Broadcasting Co. has begun to display short headings of the day's news events on specially designed cards so that the deaf television viewer may receive it BOTH visually and aurally at the same time! Jesse Zousner, ABC's news vice president stated this in an exclusive interview recently: "In actuality, I don't know why we didn't get around to this 10 years ago." Are you listen-ing, NBC and CBS? ... Thanks to the recent passage of SB 2232 in Congress, the Minnesota Assoc. of the Deaf reports television stations around Twin Cities, Appleton and Duluth will carry hour long programs on the Now See This program once each week. The first 30 minutes will be devoted to entertainment and the remaining time to informative, educational and vocational matters.

In conjunction with Hire the Handicapped Week, Penna.'s Governor William Scranton personally presented the Handicapped State Employee of the Year Award to deaf Bodil Tvede in the form of an engraved plaque, October 13. The presentation was televised from Harrisburg.

Baton Rouge, La .- Texas beat Fla. to win the 14th annual Mason-Dixon Schools for the deaf basketball meet, 53-47. Ala. edged host La. for 3d place Trenton, N.J.-Mt. Airy of Phila. took the 34th annual ESDAA tourney by besting host Marie Katzenbach, 45-41. Fanwood overpowered St. Mary's, 69-50 for consolation honors. In Div. II, Maryland dethroned the '65 champ Kendall, 76-52.

*

When cute Teresa Ariosa, 12, of the Maryland School for the Deaf first met Quarterback Johnny Unitas of the Baltimore Colts, it was love at first sight. It all started after he had led the Colts to the '59 National Football League title by beating the N.Y. Giants in that "sudden death" game, 23-17. Later that summer when he appeared at a bazaar to raise funds for aphasic youngsters, he (Johnny) held little Teresa on his lap. Today, according to the Frederick school authorities, she, in her 2 years there, has made progress as a hard of hearing child, having been fitted with an appropriate aid. She communicates well despite her Athetoid involvement (cerebral palsy). She has shown determination to shift for her-



JOHNNY UNITAS ... Love and Passes

self, and has mastered the use of a pair of scissors. In the dormitory, the other gals snip pictures of their favoritesmovie stars and the Beatles. Teresa? Only those of her football hero!

... AND OVERSEAS: London-Deaf artist A. R. Thomson, 61, one of the few selected members of the Royal Academy of Fine Arts, finally after almost 2 years of work, had his prized painting showing the House of Lords in session on exhibit at the Academy. He was allowed to sit on the floor in Parliament daily, very close to the British lawmakers, and is believed to be one of the first ever allowed this special privilege! Two other portraits-that of the Duke of Edinburgh and the Beatles were also shown.

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New York—Host to 1967 NFSD Convention

New York City-the Greatest Vacation Bargain in the worldby Aaron Hurwit

EW YORK CITY is easily one of the most accessible spots in the world, by land, sea and air. It is served by 10 major railroads, 35 bus companies, 40 airlines and scores of steamship lines. Tens of thousands of visitors also arrive by private automobile each year. There are networks of highways routing traffic to New York from all directions which reduce traveling time by automobile.

The visitor is king in New York City, and once he arrives he has at his service the best intra-city transportation system in the world. For 15ϕ he can travel 32 miles on the speedy New York subway system. If he has any doubts about his ability to find the right subway, he need only ask for a free subway map at convention information center.

The site of the world's tallest building was once a farm! In 1799, John Thompson's cows grazed where today 30,000 people a day populate the "eighth wonder of the world," New York's great

Empire State Building. The spectacular view from the build-ing reaches as far as 50 miles into five states. Ships 40 miles out at sea can be seen from the observatory. In addition to its title of the tallest building in the world, the Empire State Building can claim an additional distinction: That of the tallest lighthouse anywhere. Its four Freedom Lights, a landmark to sea and air travelers alike, are the most

powerful beacons in the world.

See the nation's marketplace-the New York Stock Exchange is one of the best known, least understood and most exciting places on earth. The reason is simple—money. On an average trading day 4,000,000. shares of stock change hands. The shares are worth a quarter of a billion dollars.

Visitors to New York City can trace the evolution of the American home in more than a dozen beautifully preserved historic houses.

The oldest is the Voorlezer House at Richmondtown, Staten Island. It was built around 1695 and was the home of the Voorlezer, a layman who taught school and conducted church services in isolated Dutch settlements that could not support a minister.

The Dyckman House, at 204th Street and Broadway, is the only remaining 18th century farmhouse in Manhattan. Built in 1873, its full-length porch and low-pitched roof were typical of the Dutch homesteads of that day.

Slightly older and more opulent is the handsome Jumel mansion at 160th Street and Edgecombe Ave., a Georgian Colonial house built in 1765. It served as George Washington's headquarters in 1776 and later was used by the British command. After the Revolution, it was bought by a wealthy French merchant, Stephen Jumel. whose widow later married Aaron Burr.

The Old Merchant's House at 29 East 4th Street was built by Seabury Tredwell, a wealthy New York merchant, in 1830 was occupied by his family for more than a century. Everything in this dignified Greek Revival town house was actually owned by the Tredwell family, including some furniture made by Duncan Phyfe.

A typical well-to-do Victorian home was that of Theodore Roosevelt. The gracious brownstone house at 28 East 20th Street was the birthplace and boyhood home of the 26th President of the United States. The furnishings are exactly as they were described years later by T. R. in his autobiography, including the scratchy horsehair sofa that was a menace to a small boy in short pants.

Other historic houses in New York include the Conference House (1608), Billeau-Stillwell-Perine House the (1663), Van Cortlandt Mansion (1748), Leffert's Homestead (1770), Bartow Mansion (1836), and the Edgar Allen Poe Cottage, occupied by the poet from 1846-49. A remarkable collection of entire rooms from American houses is in the American Wing of Metropolitan Museum of Art.

Full information on places of interest, shopping, special events, etc. may be obtained from the New York Convention and Visitors' Bureau, 90 East 42nd Street, New York, N.Y. 10017.

The Statue of Liberty is silhouetted against New York Harbor. In the background is the Verrazano Bridge, spanning the Narrows at the entrance to the harbor.

The Empire State Building, tallest building in the world, towers above its neighbors in Midtown Manhattan. It stands 102 stories high. About 25,000 persons work in the building. N.Y. Convention and Visitors Bureau Photos







Published Bi-Monthly under the Auspices of the Society at Kable Printing Company, 404 N. Wesley Ave., Mount Morris, Illinois 61054

6701 W. North Ave., Oak Park, Ill. 60302

L. S. CHERRY, Editor FINANCIAL EDITOR.....Frank B. Sullivan NEWS EDITOR......L. B. Warshawsky All matter for publication should be sent to the Home Office of the Society. 6701 W. North Avenue Ock Park Ullingis 60802 Subscription

	PRINTED IN U.S.A.
Second-class	postage paid at Mount Morris, Illinois 61054

FRANCIS P. GIBSON'S LAST MESSAGE "CARRY ON"

MARCH-APRIL, 1966

Annual Report

We are pleased to present a synopsis of the Society's 1965 Annual Statement and Valuation Report appearing on another page of this issue.

As in prior years, the Society achieved excellent financial results from its operations in 1965. However, our efforts to build up membership made no progress, as shown in the following exhibit:

Members at end of 1964		
Admitted during 1965		
Reinstated		3
Total		1.013
Lost in 1965 by		
Death	166	
Lapse	151	
Surrender and maturity	47	364

We gratefully appreciate the good work of those loyal members who secured the 322 new entrants in 1965 and urge others to follow their example in earnest. Only then can we hope our membership growth will keep pace with the financial progress.

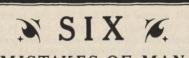
Since 1959, when we abandoned the waiver method and started paying cash refunds (dividends) to our certificate holders, the dividend scale has been revised upward several times, as the Society's financial condition permitted. In compiling the 1965 Annual Statement, we found it advisable to make another substantial increase in the dividend rate for this year. Thereupon, the Grand Division Board at its January meeting voted to double the amount of dividends scheduled for payment in 1966.

Despite this huge committment, the Society was able to realize a net gain from operations of \$31,708 to add to unassigned funds (surplus) for future contingencies. As a result, the 1965 ratio of assets to liabilities was 131.-\$1%, a small fraction of a percentage point higher than the 1964 ratio.

Members and their beneficiaries were paid a total of \$159,889 in death and disability benefits in 1965. Of the \$85,-324 general expenses incurred during the year, \$12,935 was in connection with fraternal activities.

Net investment income, amounting to \$217,397, equaled 4.14% of mean assets in 1965. The ratio of actual to expected mortality was 36.95% for the year. These were main factors contributing to the Society's favorable operations.

While our members may justifiably point with pride to this fine showing, they must not overlook one thing that is badly needed—that of enlarging our membership. We want more people to share in the benefits of our stable Order.



MISTAKES OF MAN

THE ROMAN philosopher and statesman, Cicero, said this some 2,000 years ago, and it is still true. The six mistakes of man:

1. The delusion that personal gain is made by crushing others. 2. The tendency to worry about things that cannot be

changed or corrected. 3. Insisting that a thing is impossible because we cannot accomplish it.

4. Refusing to set aside trivial preferences.

5. Neglecting development and refinement of the mind, and not acquiring the habit of reading and study.

6. Attempting to compel others to believe and live as we do.

NTID Progress

CINCE June 8, 1965, when President Johnson signed the Act for the establishment of a National Technical Institute for the Deaf, there has been much conjecture as to what course would be followed in setting up a program to meet the needs of those deaf persons whom the Institute was to serve. Many questions arose. To quote a few: "Was it to be planned for only those who were able to pursue courses on a high technical level?" "What about the large percentage of the deaf who could not cope with the language expected in a post-secondary school? "Would the curriculum be flexible enough to adjust to the various intelligence levels, and what about the communication method ?"

To delve into the many complexities of the problems peculiar to deaf individuals, the Secretary of the Department of HEW appointed an Advisory Board of 12 members, one of whom is deaf. This Board has met three times to formulate procedures and guidelines for the use of those universities or colleges that may bid to sponsor the In-

stitute and which would preferably have to be situated in or close to a large metropolitan industrial area.

These guidelines, policies and application procedures have now been set up by the Board and have been distributed to interested sponsors in various parts of the country. The deadline for receipt of proposals is June 1, after which there will be site visits to the several institutions selected by the Board and then final recommendations will be submitted to the Secretary of the HEW, who will determine the University or College with which the Institute will be associated.

Significant information contained in the 36-page guidelines is given below:

"In planning for the establishment of the Institute, the sponsoring institution of higher education should be prepared to offer a broad flexible curriculum especially designed to meet many and varied special needs of able young deaf adults who seek the opportunity for further education and training. The program should be designed to help the student achieve a high degree of personal development and a sense of social responsibility."

"The sponsoring institution should be equipped to meet the needs of individual students without the absolute necessity to conform to traditional accreditation standards, such as course credits, fixed period scheduling and other curriculum restrictions."

and other curriculum restrictions." "Suggested technical training curricula should include, but not be limited to, such general categories as business, commercial art, engineering, electronics, graphic arts, and paramedical, chemical, automotive, aviation, mechanical and metal technologies."

"It should be recognized that with appropriate fundamental instruction to be offered by the NTID, some of the indibiduals in the lower range of the student population are capable of profiting from continued education of a technical sort."

"It is emphasized that the intent of the legislation is to give careful consideration to the distinctive characteristics of the students to be served. Among the compelling characteristics are obviously their modes of communication and their educational attainments. Account should be taken of the communication barrier in all institutional activities."

"Provision should be made for orientation and training in multiple communication and teaching techniques for staff members to enable them to work effectively with deaf students from all types of educational backgrounds."

"The Institute should be directed by a person who has had professional training and experience as an educator of the deaf."

"To meet the highest degree of usefulness, it should make available among other opportunities:

- a. A system of orienting the student to the new experience by an organized counseling service for the deaf person which should aid in developing a program of study for each individual;
- b. Basic or preparatory training in English, reading, mathematics and science as may be required to prepare deaf students to take post-secondary programs in order to improve their educational work skills;
- Additional instruction in either the Institute or the regular university program to enrich the student's program of study, when the ability is indicated, for preparation to continue education at the Institute and institutions of higher learning.
 Approprite instruction in both receptive and
- d. Approprite instruction in both receptive and expressive communication skills (this will be a critical curriculum requirement)."

It is envisioned that there will be an enrollment of approximately 600 students, with a first-year enrollment of approximately 200 students and additional enrollment of at least 200 students each year. Student housing will be provided.

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BROTHER ROBERT YIENGST, treasurer of Reading Division No. 54, may need to move to larger quarters if his son, Bert, continues to bring home the many trophies he has captured in swimming meets. Already at the age of 14, Bert has won 9 trophies, 18 medals, 9 plaques, and 8 ribbons since becoming a member of the record-breaking Reading YMCA boys' relay team, the East Reading Swimming Club, and the AAU Swimming team.

In the 200-meter freestyle event for 11-12-year-olds a few years back, young Bert was on the YMCA team which broke the national record with a clocking of 1:50.7.

Bert is 5 feet, 11 inches tall, weighs 160 pounds, and is in his last year at Southern Jr. High.

Greatly improved services for the deaf and hard of hearing in the state of Ohio is in store as a result of a fundraising drive held by the Ohio Association for the Deaf, spearheaded by Brother Boyd Hume, active member of Akron Div. No. 55, and his wife. Louise.

The OAD held a series of talks with leading figures to stress the need of expanding the Ohio Bureau of Vocational Rehabilitation to give better service to the deaf. The deaf of Ohio and their friends responded with donations which came to a grand total of \$6,200. This sum will be matched by federal funds to employ a full-time supervisor of services to the deaf and hard of hearing. The supervisor will also act in liaison with the OAD and with the Ohio School for the Deaf in Columbus.

THE FRAT

Bro. Lonnie Irvin, another member of our Akron Division, was treasurer of the OAD Fund Drive.

* * *

In appreciation for his many years with the federal government, Brother Gunnar Rath, member of Washington, D.C. Div. No. 46, was presented a 30year Civil Service pin and a certificate in San Antonio where he is now connected with the Randolph Air Force Base. No, he does not fly planes, but he does work which is as complicated as piloting an aircraft. His primary job consists of compiling retirement data elements and coding them for use on computers.

Bro. Rath served as supervisory statistician at the Air Force Data Center in the Pentagon for 21 years before



Olathe Division No. 14, National Fraternal Society of the Deaf, was host at a reception honoring its "Old-Timers", November 21, 1965. The reception was held in the Student Center at the Kansas School for the Deaf.

Charles N. Ramsey, center, was accorded special honors for having completed 50 years of membership in the Division. Stanley Fergason, left, and Jesse Lehmann, right, were recognized for 45 years membership. Fergason was also awarded the 34th degree. Frank Doctor was to have been recognized also for 45 years membership but was unable to attend. Mrs. Fergason and Mrs. Ramsey are shown to the left of their husbands.

transferring, in 1948, to the Committee which provided data for the Career Compensation for the "Armed Forces" report. In 1963 Gunnar was appointed to the Retirements Branch and given the task of writing new procedures to speed up the retirement function.

Bro. Rath, at one time, received a commendation from Secretary of Defense Robert McNamara for donating five gallons of blood.

Gunnar and his wife, Mary, have eight children; three of them, adopted, are deaf. * * *

Another member has outlived his insurance policy! He is Bro. George Shannon of Jersey City No. 91 who became 96 years old on Oct. 22, 1965.

George was presented his check in a really splendid manner; ten members



of No. 91 drove over to his home in Lakewood, N.J. and handed him a large basket of fruit and jellies along with the money.

Bro. Shannon joined the society in 1922 at the age of 53, making him a member of the NFSD for 43 years. While he and his wife resided in Jersey City before moving to his present home to live with his daughter and her family they never missed the monthly frat meetings. His wife, the former Maude Horne, whom he married in 1909, passed away in 1962.

Retired since 1930 after 30 years with the Colgate Company, Bro. George finds pleasure in watching television and playing with his five grandchildren and six great grandchildren.

In a large house in Owatonna, Minnesota live three bachelor brothers, John, Thomas, and Edward Malley, all elderly members of Faribault Div. No. 101.

* * *

These three had for years been devoted members of the Division until illness and retirement forced them to remain at home.

Graduates of the Minnesota School, they always found employment in their hometown.

In appreciation for their past devotion to No. 101, a delegation of six members drove to Owatonna and presented the Malley brothers with a large basket of fruit.

This is an example of true fraternal spirit.



APRIL

22.	Smoker	St. Paul-Minn
23.	55th Anniv. Banquet	
23.	Social	Bronz
23.	40th Anniv. Banquet	Schenectady
29.	Strawberry Festival	Little Rock
30.	Party	St. Louis No. 24
30.	Frat Rally	Birmingham
30.	45th Anniv. Banquet .	Johnstown

MAY

6.	Captioned Films	Jersey City
7.	Captioned Films	
7.	Social	Holyoke
7.	Annual Dance	
7.	Social	
7.	Party	Berkeley-Oakland
7.	Captioned Films	Danville
20.	Captioned Films	Jersey City
21.	Annual Ball	Boston
21.	Social	Rochester
21.	May Frolic	Schenectady
21.	Anniversary Social	Dayton Aux.
21.	10th Anniv. Banquet	Pittsburgh, Aux.
28.	53rd Anniv. Banquet	Memphis No. 38
28.	Annual Dance	
28.	May Dance	Springfield, Mass.

JUNE

Captioned Films	St. Louis
Captioned Films	
Strawberry Festival	
Whist Party	Boston
Picnic	Indianapolis
Summer Social	Waterbury
Captioned Films	Grand Rapids
Picnic	Birmingham
Captioned Films	Jersey City
5th Anniv. Banquet	
Meyers Lake Park Picnic	Canton
	Captioned Films Strawberry Festival Social Whist Party Frat Festival Captioned Films Picnic Captioned Films Picnic Captioned Films Picnic Captioned Films Sth Anniv. Banquet

JULY

2.	10th Anniv. Banquet	Memphis Aux
2.	Captioned Movie	Danville
3.	50th Annual Picnic	Springfield, Ill.
3.	Outing	Schenectady
3.	Picnic	
16.	Field Day	
24.	Picnic	Pittsburgh No. 36
31.	Chippewa Lake Picnic	Cleveland No. 21

AUGUST

5.	Captioned	Movie	St	. Louis
6.	Captioned	Movie	I	anville
13.	Captioned	Movie	Grand	Rapids

SEPTEMBER

3.	Fall Social	Waterbury
4.	Annual Picnic	Delavan
9.	Captioned Movie	Jersey City
17.	10th Annual Dance	Baltimore
17.	Social	Bronx
23.	Captioned Movie	Jersey City
25.	Annual Picnic	Rochester

BABY CRY SIGNAL\$32.00 or Telephone Signal

Very sensitive: Black plastic case is included switch-volume control, microphone, pilot light, fuse and one receptacle for light and buzzer.

DOOR BELL SIGNALS AUTOMATIC FLASH LIGHT SIGNAL. .\$25.00 One signal from one or two door bells.

Heller's Instrument Works 621 Avalon Avenue Santa Rosa, California, 95401

CHICAGO No. 1 (Richard Kahnt)-Bro. Julius Dhondt's temporary address was the Highland Park Hospital where he underwent surgery for bladder trouble.

While Bro, Otis and Sis. Eva Ray were bask-ing in the Miami sun they took advantage of the proximity of the Bahamas by taking a side trip to the island.

Bro. Richard and Sis. LaVerne Kahnt were enjoying their sojourn in Texas when LaVerne developed stomach trouble forcing them to alter

developed stomach trouble forcing them to alter their itinerary and return home. They had in-tended to go all the way to Mexico City. Never-theless, Sis. LaVerne is her old self again. After 15 years of confinement at the Oak Forest Infirmary Bro. Henry Morisse was called to meet his Maker Jan. 12. He was 79. After a brief illness, Bro. Charles Yanzito also went to big otherail remark Len 12, et the age of 77 his eternal reward Jan. 12 at the age of 77. Bro. and Sis. Norman Glazer flew to Germany

to witness the wedding of their son, Alan, to a German girl. Alan has been in the army for almost two years.

Bro. Harry Duncan skipped hereabouts Jan. 19 and missed the cold wave we experienced here. He is enjoying the Arizona sun and will return to our environs March 25.



Cocktail Hour—5:30 to 6:30 P.M. Dinner—6:30 P.M. Floor Show-Gifts

\$10 Per Person-Deadline April 29, 1966 For Information or Reservations Write to: Mrs. Maude Sparks 2011 Broadway Ave. Pittsburgh, Pa. 15216

MEMPHIS No. 38 (Ben Cox)-Another gala event is on the way! Our Division will cele-brate its 53rd year with a banquet and smoker at Hotel Sheraton-Peabody May 28, 1966 with Bro. Paul Mayes in charge. The smoker, limited to members in good standing only, will be held from 2 until 5 P.M. The banquet follows at from 2 until 5 P.M. The banquet follows at 7 P.M. Bro. Harry Baynes of Talladega, Ala., will be the featured speaker, after which a floor show and dance will follow. Be sure to attend! Deep condolences go to Bro. V. C. Vernon on the passing of his father. Among those attending the SEAAD event at Atlanta March 4-5 were our Southern Grand Vice-President Brooks Monaghan, Bro. Paul Mayes, Bro. and Sis. John Dunn, and Bro. and Sis. Buford Irving.

+

SAGINAW No. 3 (Henry Ott)-Members please take notice that our meetings will be held on the second Saturday of each month at the new Y.W.C.A. building on South Jefferson Street.

Bro. George Janicke is a patient at St. Luke Hospital while Bro. Erwin Wamback is abed at St. Mary Hospital. We hope for their quick recovery.

Bro. George and Sis. Nellie Vance were given a 25th wedding anniversary celebration by their children Dec. 4. The Vances were married on Nov. 30, 1940. Bro. and Sis. John Lehtinen travelled to Cromwell, Conn., to visit with their daughter and son-in-law. On their return trip, Sis. Lehtinen enjoyed her first jet flight. Bro. Francis Westall hopped to Florida with his father and had a grand time. He had no luck in his hunt for the girl of his dreams. Bro. and Sis. Due Theagter moved into their

Bro, and Sis. Don Theaker moved into their newly built home recently. Congratulations! Bro. Raymond Coeur retired after 40 years at General Motors.

CLEVELAND No. 21 (Robert G. Fleck)—Our annual pienic will be held at Chippewa Lake Park July 31. Bro. Robert Fleck, in charge of the event, hopes to top last year's pienic when the tags for door prizes and the amusement tickets were all sold out! Bro. Casimir Brzeski enjoyed his month-long

vacation in January before retiring from work Feb. 1.

The oldest active member in our Division today is Bro. Charles Artolf. He is a healthy

Our congrats go to Bro. Jack and Sis. Doro-thy Perkins on the birth of their first child. +

NEWARK No. 42 (Bernard Doyle)-Bro. Dana NEWARK No. 42 (Bernard Doyle)—Bro. Dana Libby passed away at a hospital Jan. 19 after a long illness. Before retiring in 1963, he had been a draftsman with the Worthington Corp. in Harrison, N.J., for 36 years. Bro. Libby served four years as president and 15 years as treasurer of our Division. Our deep sympathy is extended to his sur-

viving wife and family.

INDIANAPOLIS No. 22 (Gale F. Walker)—The 1966 officers are: Eugene F. Schick, president; William Louden, vice-president; Gale F. Walker, secretary, 335 N. Harbison Ave., Indianapolis, Ind. 46219; Kenneth Murray, treasurer, 1604 Younce St., Franklin, Ind.; Jay M. Stigers, director; Robert Downing, Jr., sgt.-atarms; Bije Lewis, David Barnett, and Richard

Arms, ble Lewis, bard Lander, and Nicolai, trustees. Bros. Leo V. Elder passed away Jan. 22, Robert Brinkman, on March 3, and Orville Clark, on Feb. 18. Orville had been a barber for nearly 60 years at Fountain City, Ind.

BROOKLYN No. 23 (Max J. Cohen)-Now that BROOKLIN No. 23 (Max J. Cohen)—Now that Spring is here you should come out to our meetings on the first Friday of each month and enjoy our captioned films shown afterwards. Bro. Moses Josephs and his wife celebrated their 44th wedding anniversary Feb. 12 at a party given by their son and his family in Philadolphia

Philadelphia.

Bro. and Mrs. Aaron Fogel took a 12-day cruise to the West Indies with another couple. Bro. George Seltzer and his wife became happy grandparents when their daughter, Har-

happy grandparents when their daughter, Har-riet, gave birth to a girl. Bro. Dave Schreiber and his wife enjoyed a 5-week trip to Puerto Rico, the West Indies, and Florida. They came back deeply tanned. We welcome Bro. Louis Handler into our ranks.

Bro. Paul Doret was involved in an unfortunate auto accident. We wish him speedy re-covery from his injuries.

PROVIDENCE No. 43 (W. P. Littleton)-Our new meeting place at the Providence Club of the Deaf is definitely an improvement over our former one, It is easier to reach and better transportation is available to those without cars. Remember meetings are held the first Saturday of each month unless notified. Bro. Paul Francis chairmans our May 28 dance. He and his committee urge all to be sure to attend for a calliding grad time.

sure to attend for a rollicking good time.

Bro. Bessette, who has been on the sick list for many months, most of the time in the hospital, is now greatly improved. We hope to see him at the meetings very soon.

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ST. LOUIS No. 24 (Edgar Dykes, Sr.)—The 1966 officers are: President Robert Case; Vice-President Fred Stewart; Secretary Edgar Dykes, Sr.; Treasurer Philip Smith, 800 West-wood Place, Kirkwood, Mo. 63122; Director Gary Beeler; Sgt.-at-Arms Theodore Wraus-

mittee decided to suspend our annual Ball in favor of a party at Local 82, 2560 N. 42nd St., East St. Louis, Ill., April 30, 1966. Donation is only \$1.25 per person. We hope to see YOU

AUTOMOBILE Insurance for the Deaf

For the past 25 years we have served members of the National Fraternal Society of the Deaf and their friends with the best automobile insurance at regular manual rates. Further information available at the Home Office of the Society.

MARSH & McLENNAN

Insurance 231 S. LaSalle Street Chicago, Illinois 60604 NEW HAVEN No. 25 (J. Augustine)-Sis. J. Bianchi is limping from a fall, but she did her best in conducting our Valentine party. She certainly pleased the party-goers with the lovely prizes that were awarded to winners of various games. Bro. S. Casagrande and his mother, who is

s5 years old, flew to Oregon last August by jet. They stayed two weeks with Bro. Casagrande's brother, a retired naval officer. Bro. S. Syrotiak and his wife are back from

a 10-week stay in Florida.

Bro. Orval Berrios was secretly married to the former Mary Clark a few months ago. We extend our congratulations to the couple! They, incidentally, took a trip to Tampa, Fla., in their new Dodge Charger last Feb. to at-tend big despited, modding tend his daughter's wedding.

ALBANY No. 51 (Walter E. Kadel)-We are all looking forward to a most prosperous year

with the officers in 1966. Bro. Earl Calkins and his wife, along with a friend, drove down to St. Petersburg, Fla., for a 4-month stay with their daughter, Doris, and friends. Another couple who will be gone for 4 months are Bro. B. Mendel and his wife. They headed for the southern parts of our country.

Others who also chose popular Florida for their vacation were President A. Diot and his wife and Bro. M. Robertson, the oldest member of No. 51.

AKRON No. 55 (Harry Dobson)—Our Divi-sion's annual picnic will be held Sunday, July 3 at Geauga Lake Park. Chairman Edmond

Abbott urges everyone to plan on attending. Because of the bowling tournament, our regular May meeting will be held April 30. Re-member the date! An initiation will follow the meeting with Cleveland No. 21 and possibly Canton No. 100 joining us.

Bros. Bill Heidinger and Paul Hall, prexy of Cleveland No. 21, were visitors at our March meeting.

Bro. George Vakaro underwent heart sur-gery recently and it is reported that he is coming along very well.

ST. PAUL-MINNEAPOLIS No. 61 (Marvin **Olson**)—Bro. Russell Fetzer recently suffered a heart attack and passed away at the age of 66. He served as trustee for two years and as treasurer seven years for our Division. Russell's presence around the pool table at Thompson Hall will be sorely missed; he really loved to play billiards. We extend our sincere sympathy to his

mother and family. Bro. Paul Pastian purchased a '66 Classic

770 Rambler wagon in which he and his wife

will take a long trip this summer. Bro. Willis Sweezo will enter the hospital to have a plastic tube inserted into an artery. He has been suffering pains and experiencing numbed fingers on his left hand.

WATERBURY No. 65 (Saverio Minicucci)— Sis. Madeline Keating is again in the presi-dent's chair, full of determination to make 1966 one of the best years in the history of our Division. To start things rolling, she had members draw lots to see who manages the regular monthly socials being planned. Our membership increased by these with the

Our membership increased by three with the addition of Bros. Roger Duquette, Loren Clark, and Bernard Fairwood. +

MANHATTAN No. 87 (Richard Myers)-Bro. Herman Streicher and his wife are enjoying a 3-week cruise on the Caribbean Sea. They had no need for the new '66 Olds they recently bought!

Our Division is proud to announce a donation of \$125.00 to the Harris Taylor Camp Fund for deaf children and another \$125.00 to the Gallaudet Home for the Aged Deaf. The \$250.00 total came from the affair we spon-sored for that purpose last November 20.

The 1967 convention committee regretfully announces that no more tickets are available for our initiation night scheduled for April 80. The room reserved for this affair can only hold 160 people. The next Smoker, a big one, will be held during the NFSD convention week of July 22, 1967 at the Statler Hilton Hotel.

Welcome to Rochester, New York Friday, Saturday and Sunday, May 13, 14, 15, 1966

ROCHESTER RECREATION CLUB FOR DEAF, INC.

Proudly announces the

20th Annual **Bowling Tournament of Eastern Association** of Deaf Bowlers

(70% Handicap—A.B.C. Sanctioned)

OLYMPIC BOWL

1300 Scottsville Road 72 Alleys—Western and Central New York's Most Beautiful and Largest Bowling Center

Headquarters—HOTEL SHERATON, 111 East Avenue

OPEN HOUSE-FRIDAY EVENING, MAY 13, 1966 ROCHESTER RECREATION CLUB FOR DEAF, INC. 554 West Main Street

EXOTIC FLOOR SHOW & DANCE-SATURDAY, MAY 14, at 8 P.M. Ukrainian American Club—292 Hudson Ave.

For information, write to:

JAMES E. DAVIS, CHAIRMAN 52 Lochnavar Pkwy., Pittsford, N.Y. 14534

THEOPHANE MERRILL 37 Wetmore Pk., Rochester, N.Y. 14606

WELCOME TO ATLANTA

16th Annual Dixie Bowling Association of the Deaf

Bowling Tournament

Friday, May 20, 1966 **Registration & Reception Officers & Team Captain's** Meeting



Saturday, May 21, 1966 **Banquet, Dance, Floor Show Fun Galore** Come One, Come All

Henry Grady Hotel, Headquarters

Sponsored by Atlanta Division No. 28, National Fraternal Society of the Deaf For information:

For entry blanks: (Deadline April 24, 1966) Duwayne Dukes, Sec.-Treas. 213 Blackhawk Trail Mableton, Ga. 30059

at Express Lanes

Charles Watson, Gen. Chm. 1658 E. John Wesley Ave. College Park, Ga. 30022

1936 Piedmont Circle, NE Atlanta, Georgia

SPRINGFIELD, MASS. No. 67 (E. D. Cameron) -This will surprise everybody in the New England area and Eastern New York State! After a lapse of several years we have decided to sponsor our annual May Dance, May 28. It will take place at the Knights of Columbus building, a modern and beautifully deco-rated hall. A live orchestra will be provided. Watch for our flyers which will be distributed bus

Treasurer Francis Seremeth reminds all that dues payments should be sent him at 587 Cen-ter St., Ludlow, Mass. 01056 if unable to attend the meetings. Be sure, too, to include a stamped envelope with your return address if you want your receipt.

BIRMINGHAM No. 73 (Rush Letson)-With 1966 well under way, our Division has accomplished three projects: contributed \$40.00 to the Memorial Book Fund at the Alabama School for the Deaf, donated \$10.00 to the Leukemia Society, and readied a plaque to be awarded to the outstanding student at the graduating exercises at the Alabama School in May.

Plenty of excitement is in store for us at the Frat rally being planned for April 30 at Social Grill; at the annual joint pienci June 12 at Camp Cosby under the chairmanship of Bro. Paul Bradford, and at our 47th anniver-Sary Smoker and banquet scheduled for Sept. 3. Bro. Ernest Bush is in charge of the Sept. 3 events and will give out with such details as to time and place very soon. Be sure to circle all three dates on your calendar.

RICHMOND No. 83 (Lorine Swindell)-Our Dec. 4 Smoker held at the Richmond Club of

the Deaf was enjoyed by all who were present. The 1966 officers are: Alvin Adams, president; Margaret Sprinkel, vice-president; Lera Moore, secretary; John Willard, treasurer; Robert Smith, director; Lorine Swindell, sgt.-at-arms; Bill Duncan, patriarch; Frank Guil-liam, Roy Yokeley, and Bill Duncan, trustees. Sis. Lera and Bro. Bernard Moore are mighty proud of becoming grandparents again.

JACKSONVILLE No. 88 (James F. Alby)-Our Division admitted Bro. Richard Green into the fold, reflecting the fact that our membership roster is still stretching longer than ever

At the Feb. meeting, the members, with the sense of civic responsibilities for the commu-nity in mind, voted a \$300.00 pledge to the new local YMCA building fund. Ours was one of the two organizations of the deef in the of the two organizations of the deaf in the Jacksonville area to donate to this worthy cause. The other group was the Ladies Aid Society of the Deaf. Further donations also were made by deaf citizens of our town for a grand total of \$1,405.

The accompanying picture shows Mrs. Doro-thy Campbell, president of the Ladies Aid Society, at the left, and Bro. Howard Wahl, prexy of our Division and ISD academic teacher, teacher, (second from the left), presenting pledges of \$300 each from the organizations to Mr. William Shouse, member of the 'Y' board of directors and ISD Unit I supervising



teacher, second from right. The person on the extreme right is Bro. Lawrence Brick, ISD assistant dean of students, presenting pledges from various individual deaf donors of the city. The 7th annual men's singles handicap bowl-

ing tourney will once more be sponsored by the local Division on the ISD Homecoming Day, Oct. 7, 1966. Please mark this day on your calendar and look forward to sharing the fun with us.

TORONTO No. 98 (Matilda Davis)-Ye scribe accompanied Bro. Claude Bidwell to Vancouver, where he will stay with his daughter, B.C. Trudy. Claude was discharged from the River-dale hospital and requested by his doctor to fly to Vancouver where he can recuperate from injuries suffered in an unfortunate auto accident. Sept. 4.

Under the auspices of our Division, Chairman Roger McAuley and his committee pre-sented a fine 27-minute film, "Silent Crisis" at the Leaside School Jan. 29. The movie dealt with a critical moment in the life of a deaf high school senior who wanted very much to go to college. Proceeds from this showing were donated to the Church of the Deaf Camp Fund.

Watch for the O.A.D. convention to take place July 20-23. For full information, you can

write to Bro. Asa Forrester, chairman, 135 Pearson Ave., Toronto 3, Ont., or ye scribe. Our annual picnic will be held in August. Chairman Gordon Henshaw will attempt to make this affair an enjoyable one for everyone. Watch for full details in the next issue of THE FRAT

Attention members! Starting with the March 3 meeting we will meet at the Canadian Hearing Society, 60 Bedford Rd., Toronto 5, Ont., on the first Thursday of each month. Be sure to circle our meeting dates and write the new address on your calendar so you won't forget.

FARIBAULT No. 101 (James Potter)-Plans for our Frat Festival June 4 include a softball tournament with Minneapolis, St. Paul, Southern Minnesota Club, and Faribault Frats as participants in the afternoon at Faribault Alexander Park followed by a dance-social at American Legion Hall in the evening. Bro. Harold Koch is general chairman. Bro. Richard Bonheyo and his family moved into a very nice house on 1930 E. Ravine St.

His kids really enjoy romping through their new home.

Officers for 1966 are: President George Hanson; Vice-President Marvin Marshall; Secre-tary James Potter; Treasurer Richard Bon-heyo; Director Bernard Quinn; Sgt.-at-Arms Edwin Johnson; Trustees Harold Koch, Clar-ence Ramstorf, and John Mathews. CHICAGO No. 106 (Irvin D. Friedman) — Thanks to the fine co-operation of our Brothers and Sisters we have quite a bit of news for your reading enjoyment in this month's column.

Shirley, daughter of the Lewis Ruskins, was elected as president of the P.T.A. of the O'Toole School where her four children attend. The Ruskins took a two-weeks' vacation trip to Kansas City to visit a son and their grandchildren... Sis. Veronica Wilson was rushed to a doctor after falling from a horse. She suffered only a bruise. Her husband, Allan, lost two uncles within a week of each other, both from heart attacks. Our sympathy is extended to him.... Peter Merutka's in-laws, of Arkansas, paid a visit to Chicago during the Xmas holidays.... The Ralph Hinches and the William Fitzgeralds are expecting again. Ralph, incidentally, won first prize in the slide contest at the Cobweb Camera Club of the Deaf, while William captured two trophies with his snapshot entries at the Norwest Camera Club during its banquet night.... Lowell Myers was one of the alumni honored at a banquet given by the John Marshall-Kent Law School.... Archibald Murdock finally retired after 33 years of service to his company. He received an engraved watch as his farewell present.

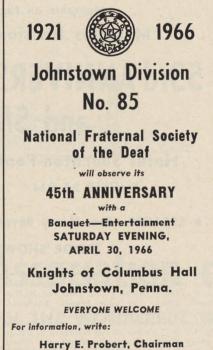
WESTCHESTER No. 114 (S. J. Riley)—Chairman Riley and his committee have agreed to hold our 35th anniversary banquet at the V.F.W. hall Dec. 10, 1966. This is the scene of our successful '61 banquet and those who were there have been clamoring for a repeat ever since. The committee is working on new surprises for the big event and will give more information in later issues of THE FRAT. Bro. Ira Lerner has been elected to the board

Bro. Ira Lerner has been elected to the board of trustees of the Union League of the Deaf. President Hyman Kalish has been on the disability list. Get well!

disability list. Get well! We are glad to hear that Treasurer Carl Bravin's wife, Sylvia, is recovering well from major surgery she recently underwent.

major surgery she recently underwent. Bro. Eric, son of Bro. Alan and Sis. Edith Cartwright, requested a transfer to the Indianapolis Division. We wish him the best of luck although we are sorry to see him go.

HOLLYWOOD No. 119 (Aaron Elkind)—At the Jan. 8 meeting it was a very unique thing to see outgoing President Max Beeson "pinchhitting" for our new president, Bro. John Rabb. Furthermore, Bro. Beeson had already given advance notice that he could not be present



197 Fairfield Ave., Johnstown, Pa. 15906

at the January meeting since he and his wife would be celebrating their 25th wedding anniversary.

For your information, Sec. Aldrick Yates' address is 2416 Matthews Ave., North Redondo Beach, Cal. 90278 and Treas. Theodore Chrismer's is 1154 S. Marianna St., Los Angeles, Cal. 90023. You are urged to keep your dues up to date to safeguard your right to benefits should you become disabled. Ye scribe lost out on benefits twice when he was in arrears while disabled. It will be a good idea if unable to pay a lump sum for one year's dues to, at least, pay your dues every month.

It was good to see charter member Bro. George Harper at our meeting. We would like to see the rest of you old-timers. CHICAGO AUX. No. 142 (Beatrice Davis)— Members unable to attend the meetings are urged to mail their dues payments to Treasurer Billie Sharpton, 215 N. Central Ave., Chicago. III. 60644. Please remember to enclose a stamped self-addressed envelope for your return receipt.

We joyously welcome Sis. Eleanor Wilson into our fold. She is a transferee of Cleveland Aux. No. 132. Bro. Peter Daddona died suddenly on March

Bro. Peter Daddona died suddenly on March 5 after suffering a heart attack. We extend our sincere sympathy to Sis. Helen on her loss.

Mr. and Sis. David Wilson's youngest boy will be inducted into the army in April while their eldest son will be honorably discharged from the marines in May.

Bro. and Sis. Francis Huffman spent a quiet day at home on their 15th wedding anniversary, Feb. 17. Our belated congrats go to them. By the way, Francis suffered a 5-stitch cut on his eyebrow when he tried to walk through a thick glass wall.

Bro. and Sis. Leo Permin proudly announced the engagement of their daughter, Jeanette, to Robert Flakus on Valentine's Day. No wedding date has been set as yet.



Clocks from \$12.95. Write for circulars and order blank.



VIBRALARM SERVICE 29 Cedar Avenue, Dept. F Farmingdale, N.Y. 11735

21 DAY EUROPEAN FUN HOLIDAY

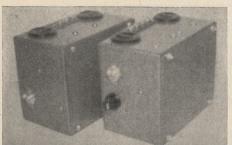
- Visit Romantic Capitals of Europe
- See the Rhine Castles as you cruise
- Explore palaces and flea markets
- All inclusive from New York, hotels, meals, sightseeing, entrance fees, transfers, tips, and taxes, only \$1095.50.

The tour is designed for the Deaf and their friends, personally escorted throughout, and with plenty of free time for exploring. For more details, send for our free brochure.

EVERGREEN TRAVEL SERVICE

Forest Park Center, 209 Upper Mall, 17171 Bothell Way N.E., Seattle, Washington 98155

10



DOOR BELL CALL SIGNAL SYSTEMS

These operate lights whenever the door bell rings. Supplied in steady and flashing type signals with automatic turn-off after bell rings. Made for use on one or two door bells. Can be supplied for connection.

> **ROBERT HARDING** 2856 Eastwood Avenue Chicago, Ill. 60625

MEMPHIS AUX. No. 146 (Evelyn Cox)-Our big 10th anniversary banquet is all set for July 2, 1966 at the Sheraton-Peabody Hotel. Chairlady Gladys Dunn urges you to plan on joining us for this great event. Sis. Mary Lee Kemp is undergoing surgery

at St. Joseph's Hospital. We hope for her rapid recovery

The daughter of Sis. and Bro. Joe Bishop is a patient at Baptist Hospital. We wish her speedy recuperation.

ST. LOUIS AUX. No. 147 (M. McLaughlin)— The reason for the proud look on Sis. Pauline Davis is because her son received his Masters degree from Washington University last Janu-ary. He is now working in New York as an engineer in the business field.

THE FRAT

Memphis on the Mississippi . . . Memphis Division No. 38, N.F.S.D.

53rd ANNIVERSARY BANQUET and **SMOKER**

Hotel Sheraton-Peabody—May 28, 1966

SMOKER 2-5 P.M.

BANQUET 7 P.M.

★ SPEAKER—Bro. Harry Baynes of Talladega, Ala.

★ FLOOR SHOW

* DANCE

Our 10th anniversary banquet will be held Oct. 1, 1966 at Holiday Inn, 23rd and Market Streets. Please tell your friends, husbands, beaus, etc., about this big event. Sisters Campbell and Kafka are collecting

 $2\frac{1}{2}$ " by $3\frac{1}{2}$ " photos of our members to put in a photo album for our Division's use. Those sisters who have not yet given their pictures are asked to do so now.

Please mail your dues payments to Sis. Cleo Campbell if unable to attend the meetings. Her address is 6301 Lindenwood Ct., St. Louis, Mo. 63109. Remember that in order to be admitted to the 10th anniversary banquet free of charge you must be in good standing.

AKRON AUX. No. 154 (Sandra Krainess)-Our Division is getting fatter with the addition of new members Florence Akin, Deanne Angione, and Barbara Jones. We also extend the welcome mat to Sisters Kelley and Josephine Nave, both expectant mothers!

Social member Mabel Williams is recovering nicely from her double eye operation. Sis, Ann Pettitt did a swell job as chairlady of our annual Feb. social with proceeds going to the Children's Home. The money will be used

to purchase bedroom chairs. Members are invited to tour the Home. Sis. Geneva Vakaro has been pacing the hospital floors for quite a while worrying about her husband who underwent surgery to repair a heart valve. We wish him speedy re-

covery. Sis. Ruth Bradley promises great fun for us when we celebrate our 5th anniversary as a Division in June. Chairlady Ruth reminds all that this event is for the ladies only. How about you joining us?

IN CLEVELAND, OHIO SIXTH BIENNIAL CONVENTION NATIONAL CONGRESS OF JEWISH DEAF

AUGUST 10, 11, 12, 13, 1966

Headquarters: PICK-CARTER HOTEL—Prospect Ave. and East Ninth St.

Registration \$3.00 Panel Discussion (Wed.) 2.00

Banquet, Entertainment (Fri.)\$12.00 Variety Show (Sat.) 4.00 TOTAL \$23.00

(Includes two One-Dollar Credit tickets to the Hotel Restaurant and Coffee Shop)

NOTE: The Variety Show Saturday evening will be staged by the Dramatics Guild of the District of Columbia Club of the Deaf.

SPECIAL ATTRACTION: Tuesday, August 9 All-Day trip to Cedar Point, "Disneyland of the Midwest."

For information, write

J. Leonard Reisman, Chairman 1936 Janette Ave., **Cleveland Heights, Ohio 44118**

Harvey Katz, Secretary 327 Gayle Dr., Sheffield Lake, Ohio 44054

DEADLINE FOR TICKET RESERVATIONS: JUNE 15, 1966



For the Most Colorful Convention

CALIFORNIA ASSOCIATION OF THE DEAF

invites you to 28th Convention of

National Association of the Deaf

IN THE WONDERFUL WORLD OF

San Francisco JULY 10-17, 1966



at the historical

SHERATON-PALACE HOTEL

(Singles, \$11.50-\$18.00; Doubles, \$15.50 to \$22.00. Family rates available.)

Tentative Program

Sunday: Church services; Reception Monday: NAD sessions; NAD Night Tuesday: NAD sessions; Special features Sightseeing trip of San Francisco Special night at famous Bimbo's 365 (6 weeks' advance reservations necessary) Wednesday: All day picnic & chuck wagon luncheon Thursday: NAD sessions; Banquet & Entertainment Friday: NAD sessions; "Barbary Coast" Variety Show Saturday: Order of Georges Banquet; Grand Ball Captioned movies every night except Friday.

Extra attractions optional at extra cost.

For further information, write to Ray Rasmus

IMPORTANT NOTICE: You must be a member of either the National Association of the Deaf, or of a state organization which is affiliated with the NAD. Bring proof of your up-to-date membership to the registration desk, and AVOID DELAYS!



Julian Singleton, 5417 Thomas Ave., Oakland, Calif. 94618

Price List

Registration & program book	\$ 2.00
Reception	3.00
Picnic & luncheon	7.50
Banquet	13.50
Variety show	4.00
Grand ball	5.00
Total	\$35.00
COMBINATION TICKET-\$28.00	
PRE-REGISTRATION PRICE	\$25.00
Send the coupon below to Ray Rasmus, our registration and AVOID WAITING IN LONG LINES! *	chairman,

DEADLINE: JUNE 1. 1966

Mr. Ray Rasmus 8 Pinewood Court Walnut Creek, Calif. 94598

Please send me a pre-registration form and a hotel reservation application

FRANCISCO

Name. Address



GO-GETTERS

<section-header><section-header><text>

NEW MEMBERS

LOUISVILLE No. 4—James McCurry. MILWAUKEE No. 17—Hans Hanson. NEW HAVEN No. 25—Paul Bumbala. LOS ANGELES No. 27—John Darby, Dave Dobrovech, Rene Gamache, Gregory Brown, Mark McCrory. ATLANTA No. 28—Goldie Stephens, Joyce Brown.

- ATLANTA No. 28—Goldie Stephens, Joyce Brown. NEW ORLEANS No. 33—Anna Fulford. BOSTON No. 35—George Hill. PITTSBURGH No. 36—Michael Lazorchik, Anthony Jaracz, Jr. MEMPHIS No. 38—Tommy Rowan, James Fulton, Donald Welch. PORTLAND, ME. No. 39—Theodore Taylor. SEATTLE No. 44—Jack Blue. SYRACUSE No. 48—Thelma Coe. ALBANY No. 51—William Vaughan. WORCESTER No. 60—Carl Burtt, Arthur Clark.

ADDAN'I NO. DI-William Vauguan.
 WORCESTER No. 60-Carl Burtt, Arthur Clark.
 WICHITA NO. 75-Roger Ellinger.
 SPOKANE No. 76-Richard Covell, James Junior.
 RICHMOND NO. 83-Peggy Norwood, Raymond Lane, Mary Yokeley.
 MANHATTAN NO. 87-Vincent Iannucci.
 JACKSONVILLE No. 88-Edward Nichls.
 BRONX NO. 92-Grace Lauth, Eileen Mag-gio, Joseph Maggio.
 DURHAM NO. 95-James Beard.
 FORT WAYNE NO. 104-Thomas Hazlett,
 Shirley Winans.
 SAN DIEGO No. 110-Coleman Cornell,
 Heather Cornell.
 DANVILLE No. 125-James Sparkman.
 BATON ROUGE NO. 128-Thomas Slaton,

Jr

DANVILLE No. 130-Shirley Hudson, Eva

Cochran. ST. LOUIS No. 147—Barbara Bell, Phyllis Leathers. AKRON No. 154—Josephine Nave. WASHINGTON No. 155—Mark Nathanson.

CLOCKS and BUZZERS

for the deaf and hard-of-hearing

BENJAMIN FRIEDWALD 12 Perry St. New York, N.Y. 10014

Chicago Club of the Deaf 538 SO. WABASH OPEN FRIDAYS SATURDAYS and SUNDAYS Out-of-Town Visitors WELCOME

ENGAGEMENTS

Raymond Knapp, Westport, Conn., and Josephine Mastellone, Bronx, N.Y. Richard Soboleski, Meriden, Conn., and Jean Novinger, Millersburg, Pa. Ronald Tober, Stratford, Conn., and Connie Mangles, Norwalk, Conn.

Annual Statement

For the Year Ended Dec. 31, 1965, as Made to State Ins	urance D	epartments
ASSETS ASSETS		\$1,783,837.18
BONDS: U. S. and Canadian Governments	645,866.00 42,416.00 161,723.00 104,461.00	2,886,987.30 384,080.00 123,495.50 93,647.88
Interest and other investment income due and accrued	450.75 108,768.50	109,219.25 53,566.52
TOTAL ADMITTED ASSETS. NOTE: Bonds & Stocks are based on values prescribed by the National Associa sioners. LIABILITIES, SPECIAL RESERVES AND UNASSIGNED		\$5,434,833.63 rance Commis-
Reserve for certificates and contracts:		
Life	646,393.00 193,136.00	\$3,839,529.00
Contract claims in course of settlement: Life	11,453.00 3,960.00	15,413.00 16,677.13 3,277.47 100,000.00
General expenses. Taxes, licenses and fees Amounts retained by Society as agent. Mandatory Security Valuation Reserve. Foreign exchange rate adjustment	280.66 2,855.19	3,135.85 49,622.28 89,470.96 5,902.79
Total liabilities and reserves		\$4,123,028.48 1,311,805.15
TOTAL		\$5,434,833.63
SUMMARY OF OPERATIONS (Accrual Basis)		
Promiums and annuity considerations:		
If lefinding and annuly considerations. Life	171,895.13 61,285.15	233,180.28 217,396.77 1,009.46
TOTAL		\$ 451,586.51
DEDUCT: Benefits: Death	$\begin{array}{c} 109,500.00\\ 51,415.00\\ 13,255.70\\ 1,331.00\\ 180.00 \end{array}$	175.681.70
Increase in reserve for: Life certificates. Accident and health contracts. General insurance expenses. Taxes, licenses and fees. Miscellaneous expenses. Refunds to Members (dividends).	75,358.55 -3,427.06	71,931.49 68,511.10 4,139.05 336.36 99,279.08
TOTAL	iner heren	\$ 419,878.78
NET GAIN FROM OPERATIONS		\$ 31,707.73
UNASSIGNED FUNDS AND SPECIAL RESERVE ACC Unassigned funds December 31, previous year Net gain from operations Net capital gains		

Net gain from non-admitted assets. Decrease in Mandatory Securities Valuation Reserve...

Valuation Report

TOTAL. UNASSIGNED FUNDS DECEMBER 31, CURRENT YEAR

1,087.014,218.34\$1,311,805.15 \$1,311,805.15

	Number of Cerftficates		Aggregate Reserve
Life certificates: On N.F.C. 4% basis	3,003 1,689 751 	\$ 13,250.00 3,700,679.00 2,236,736.00 1,434,892.00 895,922.00	$\begin{array}{c} \$ & 9,661.00 \\ 2,500,610.00 \\ 912,219.00 \\ 194,821.00 \\ 16,758.00 \\ 1,471.00 \\ 2,440.00 \\ 72.00 \\ 2,818.00 \\ 5,523.00 \end{array}$
TOTAL Accident and health reserve (NSFD & NFC 3% & 4%; NFSD &	10,649 CSO 2 ½%	\$8,281,479.00	\$3,646,393.00 193,136.00
TOTAL RESERVES			\$3,839,529.00
NOTE: All 4% ctfs. are valued on American Experience 3% basi Ratios of various items for current year compared with those of p 1965 1964 Assets to liabilities 131.81% Actual to expected mortality 36.93% 35.30% Net invested income to mean assets 4.14% 4.16%	preceding yes 1963 130.59 43.17	$\begin{array}{c} \text{ars:} \\ 1962 \\ \% \\ 129.47 \\ \% \\ 42.19 \\ \% \end{array}$	$1961 \\ 128.18\% \\ 27.74\%$

Valuation attested by Actuaries E. D. Brown, Jr. for the United States and Maurice Wolfman for Canada.